No. 220

ABSTRACT OF REPO

OF CONDITION O

MONTAN

State Banks

and

Trust Companies

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National Banks

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June 30, 1979

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Financial
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MONTANA STATE BANKS AND TRUST COMPANIES

Absarokee	Yellowstone Bank (1)
Anaconda	First Security Bank
Ashland	Cheyenne Western Bank (1)
Baker	The Bank of Baker
Belgrade	Montana Bank of Belgrade
Belt	Belt Valley Bank (1)
Big Fork	Flathead Bank
Big Sandy	Northern Bank of Montana
Big Timber	Citizens Bank & Trust Co. (1) First Security Bank
Billings	First Bank-West Billings First Citizens Bank Rimrock Bank ***Montana Bank of Billings (1) Western Bank Western State Bank
Boulder	First Boulder Valley Bank
Bozeman	1st Security Bank (1) Western Bank
Bridger	Bank of Bridger
Broadus	Powder River County Bank (1)
Butte	1st Citizens Bank (1) First Metals Bank & Trust Co. (1)
Cascade	Stockmens Bank (1)
Chester	Liberty Bank of Montana (1)
Chinook	Blaine Bank of Montana (1)
Choteau	Citizens State Bank (1)
Columbia Falls	Bank of Columbia Falls
Columbus	The Yellowstone Bank (1)
Colstrip	Security Bank
Conrad	Farmers State Bank Pondera Bank of Montana
Culbertson	Culbertson State Bank (1)
Cut Bank	Bank of Glacier County
Deer Lodge	Deer Lodge Bank & Trust Co. First Security Bank
Denton	Farmers State Bank (1)
Dillon	State Bank & Trust Co.
Dutton	Dutton State Bank
Ennis	First Madison Valley Bank
Fairview	Bank of Fairview
Forsyth	First State Bank
Fort Benton	First State Bank
Froid	First State Bank (1)
Glasgow	Treasure State Bank
Glendive	First Security Bank (1)
Great Falls	Central Bank of Montana (1) Eastside Bank of Montana Montana Bank (1) Trust Corporation of Montana (1) The Village Bank
Hamilton	Citizens State Bank Ravalli County Bank (1)
Hardin	Big Horn Bank Little Horn State Bank
Harlem	Security State Bank (1)
Havre	Citizens Bank of Montana (1) First Security Bank (1)
Helena	Bank of Montana (1) First Security Bank (1) First Trust Co. of Montana Northwestern Bank of Helena (1) Northwestern Union Trust Co. (1) **The Valley Bank
Jordan	Garfield County Bank
Kalispell	First Security Bank Valley Bank of Kalispell
Laurel	First Security Bank (1) The Yellowstone Bank (1)
Lewistown	*Midstate Bank (1) Northwestern Bank of Lewistown
Lincoln	The First Bank of Lincoln
Livingston	First Security Bank (1)
Malta	First Security Bank (1) First State Bank (1)
Manhattan	Manhattan State Bank
Miles City	First Citizens Bank First Security Bank & Trust Co.
Missoula	First Security Bank (1) Missoula Bank of Montana (1) Montana Bank of South Missoula
Philipsburg	Flint Creek Valley Bank (1)
Plentywood	Security State Bank
Polson	First Citizens Bank (1) Security State Bank (1)
Poplar	Traders State Bank
Ronan	Ronan State Bank (1)
Roundup	First Security Bank
Rudyard	Farmers Merchants Bank of Montana
St. Ignatius	Lake County Bank (1)
Scobey	Citizens State Bank
Shelby	First State Bank Toole County State Bank
Sheridan	Bank of Sheridan
Sidney	1st United Bank (1)
Stanford	Basin State Bank
Stevensville	First State Bank (1)
Superior	Montana Bank of Mineral County
Terry	State Bank of Terry (1)
Thompson Falls	First State Bank of Montana (1)
Three Forks	Security Bank of Three Forks
Townsend	State Bank of Townsend (1)
Valier	Valier Bank of Montana
Victor	Farmers State Bank (1)
W. Yellowstone	First Security Bank
Whitefish	First State Bank of Whitefish
Whitehall	Whitehall State Bank
Worden	Farmers State Bank (1)

(1) Members Federal Reserve Bank
*Opened 7-17-78
**Opened 11-13-78
***Opened 3-12-79

MONTANA NATIONAL BANKS

Absarokee	United Bank of Absarokee, N.A.
Anaconda	First National Bank
Baker	Montana Bank of Baker, N.A.
Billings	First Northwestern National Bank Midland National Bank Security Bank, N.A.
Bozeman	First National Bank Montana Bank of Bozeman, N.A.
Browning	First National Bank of Browning, N.A.
Butte	Miner's Bank of Montana, N.A. Montana Bank of Butte, N.A.
Chinook	Western Bank of Chinook, N.A.
Circle	Montana Bank of Circle, N.A.
Columbia Falls	Glacier National Bank
Cut Bank	First National Bank
Dillon	First Northwestern National Bank
Ekalaka	First National Bank
Eureka	First National Bank
Fairfield	First National Bank
Fromberg	Clarks Fork National Bank
Geraldine	First National Bank
Glasgow	First National Bank First Security Bank of Montana, N.A.
Glendive	First National Bank
Great Falls	First National Bank First Westside National Bank Northwestern National Bank
Harlowton	Continental National Bank
Havre	First National Bank
Helena	First National Bank & Trust Co.
Hinsdale	First National Bank
Hysham	First National Bank
Kalispell	Conrad National Bank First Northwestern National Bank
Lewistown	First National Bank
Libby	First National Bank United National Bank
Livingston	First National Park Bank
Miles City	First National Bank
Missoula	First National Montana Bank First Bank, N.A.—Southside First Bank, N.A.—Western Montana
Plains	First National Bank
Plentywood	Montana National Bank
Red Lodge	Montana Bank of Red Lodge, N.A. United State National Bank
Richey	Richey National Bank
Roundup	Montana Bank of Roundup, N.A.
Sidney	Richland National Bank Sidney National Bank
Twin Bridges	First National Bank
Whitefish	First National Bank
White Sul. Sprgs.	First National Bank
Wibaux	First National Bank
Wolf Point	Citizens First National Bank Western National Bank

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National Banks

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June 30, 1979

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THURBER'S

Aggregate Resources and Liabilities of (105) State Banks and (3) Trust Companies, June 30, 1979, Compared with Report of (102) State Banks and (3) Trust Companies, June 30, 1978

(Amounts In Thousands)

RESOURCES	June 30, 1979	June 30, 1978	Decrease– Increase+
Cash and Banks	$ 160,326	$ 153,522	$ 6,804+
U.S. Government Bonds	186,760	207,022	20,262–
Federal Agency Bonds	97,967	80,229	17,738+
State and Municipal Bonds	241,620	221,338	20,282+
Other Securities	2,596	3,042	446–
Federal Funds Sold	24,823	22,988	1,835+
Loans and Discounts	1,265,536*	1,104,824*	160,712+
Premises, Furn. & Fix.	37,326	32,551	4,775+
Other Real Estate	2,060	1,429	631+
Other Assets	29,428	22,328	7,100+
Direct Leasing	961	991	30–
	$ 2,049,403	$ 1,850,264	$ 199,139+
LIABILITIES			
Demand Deposits I.P.C.	$ 473,181	$ 447,800	$ 25,381+
Time Deposits of I.P.C.	1,108,682	993,573	115,109+
U.S. Government Deposits	5,325	13,214	7,889–
Other Public Deposits	183,240	174,339	8,901+
Deposits of Comm'l. Banks	10,864	6,996	3,868+
Other Deposits	19,654	16,555	3,099+
Federal Funds Purchased	50,586	34,154	16,432+
Borrowed Funds	7,267	1,522	5,745+
Other Liabilities	21,043	16,360	4,683+
Cap. Notes and Debentures	3,608	3,809	201–
Common Capital Stock	60,074	53,515	6,559+
Surplus	63,434	53,352	10,082+
Undivided Profits	42,445	32,702	9,743+
Capital Reserves	—0—	2,373	2,373–
	$ 2,049,403	$ 1,850,264	$ 199,139+
*After Deduction of Loan Loss Reserves	$ 13,720	$ 12,952	

Aggregate Resources and Liabilities of (56) National Banks in Montana, June 30, 1979, Compared with Reports of June 30, 1978**

(Amounts In Thousands)

RESOURCES	June 30, 1979	June 30, 1978	Decrease– Increase+
Cash and Banks	$ 249,045	$ 234,862	$ 14,183+
U.S. Government Bonds	137,826	155,745	17,919–
Federal Agency Bonds	59,714	60,190	476–
State and Municipal Bonds	334,482	311,054	23,428+
Other Securities	11,360	12,937	1,577–
Federal Funds Sold	23,896	29,945	6,049–
Loans and Discounts	1,615,001*	1,442,821*	172,180+
Premises, Furn. & Fix.	46,965	66,418	19,453–
Other Real Estate	1,524	2,065	541–
Other Assets	35,945	30,218	5,727+
Direct Leasing	6,050	5,667	383+
	$ 2,521,808	$ 2,351,922	$ 169,886+
LIABILITIES			
Demand Deposits of I.P.C.	$ 533,778	$ 537,900	4,122–
Time Deposits of I.P.C.	1,365,709	1,238,458	127,251+
U.S. Government Deposits	3,242	17,625	14,383–
Other Public Deposits	200,991	198,070	2,921+
Deposits of Comm'l Banks	31,457	35,165	3,708–
Other Deposits	20,414	20,785	371–
Federal Funds Purchased	112,374	88,312	24,062+
Borrowed Funds	17,745	5,939	11,806+
Other Liabilities	39,528	34,106	5,422+
Cap. Notes & Debentures	19,273	17,784	1,489+
Common Capital Stock	66,808	63,129	3,679+
Surplus	66,809	63,314	3,495+
Undivided Profits	43,314	28,287	15,027+
Capital Reserves	366	3,048	2,682–
	$ 2,521,808	$ 2,351,922	$ 169,886+
*After Deduction of Loan Loss Reserves	$ 15,379	$ 13,508	
Grand Total — ALL Banks in MONTANA	$ 4,571,211	$ 4,202,186	$ 369,025+

**Data relating to National Banks obtained through the cooperation of Mr. M. B. Adams, Regional Administrator of National Banks, Portland, Oregon.

SIGNIFICANT RATIOS DERIVED FROM ABOVE DATA

STATE BANKS	June 30, 1979	June 30, 1978
Loans as Percentage of Total Assets	61.95%	59.94%
Loans as Percentage of Total Deposits	70.85%	67.50%
Capital and Reserve a/c's as Percentage of Total Assets	8.74%	8.40%
Capital and Reserve a/c's as Percentage of Total Deposits	10.00%	9.46%
Cash, Due from Banks, and U.S. Gov't Bonds as Percentage of Total Deposits	19.27%	21.82%
Time Deposits as Percentage of Total Deposits I.P.C.	70.09%	68.93%
Demand Deposits as Percentage of Total Deposits I.P.C.	29.91%	31.07%

NATIONAL BANKS	June 30, 1979	June 30, 1978
Loans as Percentage of Total Assets	64.26%	61.57%
Loans as Percentage of Total Deposits	75.63%	71.11%
Capital and Reserve a/c's as Percentage of Total Assets	8.35%	7.99%
Capital and Reserve a/c's as Percentage of Total Deposits	9.83%	9.23%
Cash, Due from Banks, and U.S. Gov't. Bonds as Percentage of Total Deposits	17.95%	19.07%
Time Deposits as Percentage of Total Deposits I.P.C.	71.90%	69.72%
Demand Deposits as Percentage of Total Deposits I.P.C.	28.10%	30.28%